**Annex 1**

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| **General goods law in the area of money and capital markets** |

| **Acts** | | | |
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| Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises | Scope of the Act | | Sections 1–2 |
| Financial services and financial auxiliary services | | Sections 3–5 |
| Financial institution | | Section 7 |
| Credit institutions and the legal form of credit institutions | | Section 8 |
| Financial enterprises | | Section 9 |
| Intermediary | | Section 10 |
| Independent intermediary | | Section 69 |
| Tied intermediary | | Sections 72–72/A |
| Professional requirements relating to tied intermediaries and independent intermediaries | | Sections 73–74 |
| Bank secret | | Sections 160–164/B |
| Common provisions relating to business and bank secrets | | Sections 165–166/B |
| Common rules for the application of sanctions and  exceptional measures | | Sections 183–184 |
| Supervision of branch offices and cross-border services | | Sections 199–199/A |
| Compensation paid by the National Deposit Insurance Fund (NDIF) | | Sections 214–216 |
| Specials provision relating to commercial  communication | | 268–270/A |
| Provision of information to customers | | Section 271 |
| Provision of information to deposit holders | | Sections 272–274 |
| Periodic information | | Section 275 |
| Business regulations | | Sections 276–278 |
| Special provisions relating to certain contracts | | Sections 279–282/BC |
| Fostering access to financial services based on the principal of equal opportunity | | Section 283 |
| Issuance and redemption of electronic money | | Section 285 |
| Procedure upon breaching the provisions applicable to commercial practices vis-a-vis consumers | | Section 287 |
| Complaint management | | Section 288 |
| Act CXIII of 1996 on Building Societies | Home savings contract | | Sections 6–9 |
| Rules pertaining to the granting of housing loans and bridging loans | | Sections 10-11 |
| Standard terms and conditions | | Section 18 |
| State subsidy for home savings | | Sections 21–24/A |
| Act CVIII of 2001 on certain issues of  electronic commerce services and information society services | Scope of the Act | | Section 1 |
| Data reporting related information society services | | Sections 3/B–4 |
| Rules pertaining to the conclusion of contracts electronically | | Sections 5–6 |
| Responsibility of the service provider and the intermediary provider | | Sections 7–12 |
| Data protection | | Sections 13/A–13/B |
| Special rules applicable to electronic advertising | | Sections 14–14/C |
| Special consumer protection rules applicable to information society services | | Section 15 |
| Codes of Conduct | | Section 15/A |
| Act XX of 2001 on the Capital Markets | Scope of the Act | | Sections 1–3 |
| Disclosure obligation related to securities admitted to trading on a regulated market – Regular disclosure / extraordinary disclosure | | Sections 54–55 |
| Common rules of regular and extraordinary disclosures | | Sections 56–58 |
| Termination of the disclosure obligation | | Sections 59–60 |
| Securities account | | Sections 140-143 |
| Investor Protection Fund | | Sections 216–219 |
| Any organisation that is engaged in activities governed by this Act must include its license number and an indication of its exchange membership in all business correspondence, documents, advertisements and commercial messages published in a written form (printed or electronic format). | | Section 364 |
| Confidentiality - Business secret / Securities secret | | Sections 368–369,  Sections 371-374/A |
| Act XXIII of 2003 on Settlement finality in payment and securities settlement systems; | Agreement between the participants in the system | | Section 3 |
| Legal effect of settlement netting and transfer orders | | Section 4 |
| Insolvency proceedings | | Sections 5–7 |
| Immunity of the collateral in insolvency proceedings | | Section 8 |
| Designation of the system and the system operator, and registration of the designated systems and system operators | | Section 9 |
| Conditions for the designation of the system and the system operator and proceedings of the designating authority | | Sections 10-11 |
| Data reporting obligation of participants established in Hungary in systems operating based on the laws of another Member State of the European | | Sections 12–13 |
| Act XXV of 2005 on Distance Marketing of Financial Sector Contracts | Scope of the Act | | Section 1 |
| Provision of information to consumers | | Sections 3–5 |
| Right of withdrawal and right of cancellation | | Sections 6–8/A |
| Act XLVII of 2008 on the Prohibition of Unfair Business-to-Consumer Commercial Practices | General provisions | | Sections 1–2 |
| Ban on unfair commercial practices | | Sections 3–8 |
| Liability for any violation of the prohibition of unfair commercial practices | | Section 9 |
| Acting authorities | | Sections 10–12 |
| Act CXXXVIII of 2007 on Investment Firms and Commodity Dealers, and on the Regulations Governing their Activities. | Scope of the Act | | Sections 1–3 |
| Rules pertaining to the provision of information to customers | | Sections 40–42 |
| Rules of contract conclusion – Obligation to provide prior information | | Section 43 |
| Rules of contract conclusion – Obligation to obtain prior information | | Sections 44–46 |
| Customer rating | | Sections 47–51 |
| Requirements pertaining to the form and content of contract | | Section 52 |
| Managing customers’ financial instruments and monetary assets | | Sections 57–60 |
| Best (for the customer)a execution of orders | | Sections 62–63 |
| Provision of information after order executions | | Sections 67–69/A |
| Rules of commodity exchange services – Obligation to provide information prior to concluding the contract | | Sections 82–83 |
| Rules of commodity exchange services – Obligation to obtain information prior to concluding the contract | | Section 84 |
| Denial of contract conclusion | | Section 85 |
| Rules of commodity exchange services – Obligation to provide information after order execution | | Sections 90–91 |
| Rules related to intermediaries and to the use of intermediaries | | Sections 111–116/A |
| Confidentiality | | Sections 117–120/A |
| Complaint management | | Section 121 |
| Portfolio transfer | | Sections 140–141 |
| Rules and principles pertaining to the calculation and presentation of the performance and yield realised on the portfolio managed by the portfolio management organisation | | Annex 3 |
| Act XLVIII of 2008 on the Basic Requirements and Certain Restrictions of Commercial Advertising Activities | General provisions | | Sections 1–6 |
| General prohibitions and limitations on advertising | | Sections 7–12, Section 21 |
| Liability rules | | Section 23 |
| Procedure upon breaching the provisions of the Act | | Sections 24–26/A |
| Act IV of 2009 on the Government surety provided for housing loans | Surety liability of the government | | Section 2 (1)-(2) |
| Limitation of the natural persons’ payment obligation | | Section 2(3) |
| Compliance conditions | | Sections 3, Section 3/AB |
| Act LXXXV of 2009 on the Pursuit of the Business of Payment Services | Common rules applicable to the provision of information to customers,  contract conclusion and contract amendment | | Sections 3–7/A |
| Provision of information prior to concluding the framework contract | | Sections 8–12/A |
| Requirements pertaining to the form and content of framework contracts | | Sections 13–14/A |
| Amendment and termination of a framework contract | | Sections 15–17 |
| Opening of payment account, disposal above the payment account | | Sections 18–21/A |
| Provision of prior information | | Section 22, Sections 29–31/B |
| Provision of subsequent information | | Sections 23–55, Section 32 |
| Providing information to the beneficiary | | Sections 26–27 and 33 |
|  | Common rules pertaining to the execution of payment services | | Sections 34–36/E | | |
| Approval of payment transactions | | Sections 37–41 | | |
| Correction of payment transactions, liability and loss bearing rules | | Sections 42–55 | | |
| Supervision of branch offices and cross-border services | | Sections 56–57 | | |
|  | Payment secret | | Section 59 | | |
|  | Customer protection and legal remedy | | Section 62/J | | |
| Act CLXII of 2009 on Consumer Credits | Scope of the Act | | Sections 1–2 | | |
| Commercial communication related to the loan | | Section 4 | | |
| Provision of prior information before concluding the loan contract | | Sections 5–13 | | |
| Assessment of creditworthiness | | Section 14 | | |
| Tying and bundling | | Section 14/A | | |
| Valuation of properties serving as collateral for mortgage loans | | Section 14/B | | |
| Requirements pertaining to the form and content of the loan contract | | Sections 15–17 | | |
| Conditions of the loan contract and changes in the conditions | | Sections 17/A–17/F | | |
| Obligation to provide information on the amendment of the loan charges | | Section 18 | | |
| Obligation to provide information related to loan connected to payment account | | Section 19 | | |
| Open-ended loan contract | | Section 20 | | |
| Other provisions related to the termination of the loan contract | | Sections 20/A–20/C | | |
| Right of withdrawal | | Section 21 | | |
| Provisions related to loans denominated in foreign currency | | Sections 21/A–21/E | | |
| Conversion of outstanding foreign currency debt | | Sections 21/C–21/E | | |
| Combined loan contract | | Section 22 | | |
| Early repayment | | Sections 23–25 | | |
| Breaching the credit limit | | Section 26 | | |
| Procedure upon breaching the provisions applicable to consumer credits | | Section 27 | | |
| Miscellaneous provisions | | Sections 28–29/A | | |
| Act CXXXIX of 2013 on Magyar Nemzeti Bank | Supervisory duties | | Articles 39‑44 | | |
| Consumer protection procedure | | Articles 81–89/A | | |
| The Financial Arbitration Board | | Articles 96‑130/B | | |
| Act LXXV of 2011 on the fixing of exchange rates used for repayments of foreign exchange-denominated mortgage loans and the procedure of forced sales of residential properties | Government role | | Sections 2–2/A | | |
| Detailed rules of the overflow account loan | | Sections 3–5 | | |
| Rules pertaining to the forced sale of residential properties securing the housing loans | | Sections 6–10 | | |
| Conversion of the payment obligation of foreign currency borrowers in default, outstanding on the basis of their foreign currency loan contract | | Section 10/A | | |
| Act CXXII of 2011 on the Central Credit Information System | General provisions | | Sections 1–2 | | |
| General rules pertaining to the transfer of data to and the management of data in CCIS | | Sections 5–8 | | |
| Special rules of managing the data of natural persons | | Sections 9–13/A | | |
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| Customer protection and legal remedy | | Sections 15–20 | |
| Data that may be recorded in the central credit information system on customers | | Annex | |
| Act CXVI of 2012 on the financial transaction levy | Scope of the Act | | Section 1 | |
| Subject of the financial transaction levy | | Section 3 | |
| Origination of the obligation to pay financial transaction levy | | Section 4 | |
| Entities obliged to pay financial transaction levy | | Section 5 | |
| Base of the financial transaction levy | | Section 6 | |
| Rate of the financial transaction levy | | Section 7 | |
| Assessment of the financial transaction levy | | Section 8 | |
| Procedural provisions | | Section 9 | |
| Act CCXXXV of 2013 on certain payment service providers. | Payment institution, electronic money issuer institution and voucher issuer | | Sections 4-11 | |
| Confidentiality rules | | Sections 58–64/A | |
| Protection of customers | | Sections 65–70/A | |
| Oversight of payment institutions, electronic money issuer institutions and voucher issuers | | Sections 71, 80/A, 80/B | |
| Act XVI of 2014 on Collective Investment Forms and their Managers, and on the Amendment of Financial Laws | Scope of the Act | | Sections 1–2 | |
| Mutual fund share series | | Section 71 | |
| Management regulation | | Sections 72–73 | |
| Rules applicable to the merger of UCITS | | Sections 84–99 | |
| Marketing and continuous distribution of mutual  fund shares | | Sections 103–111 | |
| General rules pertaining to the discontinuance and suspension of the continuous distribution of mutual fund shares | | Section 113-116 | |
| Domestic distribution of the collective investment securities of UCITS licensed in other EEA member state | | Section 119 | |
| The prospectus | | Section 129 | |
| Key investor information | | Section 130 | |
| Regular disclosure and reporting obligations of public investments funds | | Sections 131–135 | |
| Other rules pertaining to the disclosure of other information related to public investment funds | | Section 136 | |
| Extraordinary disclosure obligation of public  investment funds | | Section 139 | |
|  | Method of complying with the disclosure obligation | | Section 141 |
| Act XXX of 1997 on Mortgage Loan Companies and Mortgage Bonds | Obligation to provide information | | Sections 18–19 |
| Act LIII of 2017 on the Prevention and Combating of Money Laundering and Terrorist Financing | | Scope of the Act | Section 1 |
| CCP | Section 61 |
| Internal regulations | Section 65 |
| Act LII of 2017 on the Implementation of Financial and Proprietary Restrictive Measures ordered by the European Union and the UN Security Council | | Scope of the Act | Section 1 |
|  | | Internal regulations | Section 3 |

| **Decrees** | | | |
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| Government Decree No 22/2008 (II. 7.) on the mandatory content elements of the Business Regulation of enterprises providing investment services, auxiliary investment services and commodity exchange services | Mandatory content elements of the Business Regulations | | Sections 1–6 |
| Government Decree No 361/2009 (XII. 30) on the Conditions of prudential lending to households and on the assessment of creditworthiness | General requirements pertaining to prudential lending to households | | Sections 3–5 |
| Rules pertaining to car purchase financing loans | | Section 7 |
| Government Decree No 82/2010 (III. 25.) on calculating and announcing deposit interest rates and securities’ yields | Calculation of the Unified Deposit Rate Index; Calculation of the Unified Securities Yield Index | | Sections 3–5, Section 8  Annexes 1 to 5 |
| Announcement of deposit rates; Announcement of securities yields | | Sections 6–7, Section 9 |
| Government Decree No 163/2011 (VIII. 22.) on the Excessively high monthly instalment related to credit facility contract for overflow account loans | Excessively high monthly instalment | | Sections 1–2 |
| Government Decree No 341/2011 (XII. 29.) on Home purchase interest subsidy | Conditions of applying for home purchase interest subsidy | | Sections 2–4 |
| Interest subsidy for the purchase or construction of new housing, and for the purchase, modernisation and expansion of used homes | | Sections 5–6 |
| Interest subsidy available for the repurchase of the residential property subject to the asset management of the Managing Body under Act CIII of 2018. | | Section 9/A |
| Degree of home purchase interest subsidy | | Section 10 |
| Government Decree No 57/2012 (III. 30) on reimbursement in relation to the exchange rate fixing of foreign currency loans and the assistance to public servants | Subsidy types | | Section 2 |
| Rules of interest subsidy | | Sections 4–5 |
| Degree of interest subsidy | | Section 6 |
| Responsibility | | Section 14 |
| Government Decree No 83/2010 (III. 25.) on the Definition, Calculation and Announcement of the Annual Percentage Rate of Charge | Rules pertaining to the definition and calculation of the annual percentage rate of charge | | Sections 3–6/A |
| Special rules applicable to mortgage loans | | Sections 7–8 |
| Special rules related to commercial communication | | Sections 9–10 |
| Government Decree No 274/2018 (XII. 21.) on Certain rules related to the fostering the home purchase of natural persons participating in the National Asset Management Programme | Mortgage registered in favour of the Hungarian State and restraint on alienation and encumbrance securing it | | Section 5 |
| Rules of rent payment | | Section 10 |
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| Government Decree No 153/2009 (VII. 23.) on the Certain issues necessary for improving the efficiency of consumer protection in the financial sector | Contract amendment favourable for the customer | | Section 3 |
| Decree No 16/2017 (VI. 30.) of the Minister for National Economy on the product approval process to be used by the investment firms |  | | Sections 1–8 |
| Decree No 15/2017 (VI. 30.) of the Minister for National Economy on incentives related to investment services and ancillary services |  | | Sections 1–5 |
| Government Decree 435/2016 (XII. 16.) on the detailed rules of the complaints management procedure and the complaints management policy of investment businesses, payment institutions, electronic money institutions, issuers of credit tokens, financial institutions and independent financial services intermediaries |  | | Sections 1–3 |
| Government Decree No 438/2016 (XII. 16.) on the complaints handling procedure and the detailed rules of the complaint handling regulation of the UCITS fund management company |  | |  |
| Government Decree No 42/2015 (III. 12.) on protecting the information system of financial institutions, insurance undertakings, reinsurance undertakings, investment firms and commodity dealers |  | | Sections 1–7 |
| Government Decree No 78/2014 (III. 14.) on the Investment and borrowing policies of collective investment trusts |  | | Sections 1–50  Annexes 1 to 2 |
| Decree No 24/2008 (VIII.15.) of the Minister of Finance on the detailed rules of the disclosure obligation in relation to publicly traded securities |  | | Sections 1–7;  Annexes 1 to 2 and 4 |
| Decree No 6/2002 (II. 20.) of the Minister of Finance on the notification obligation of investment service providers, organisations engaged in clearing house operations and the stock exchange. |  | | Sections 1–4 |
| Government Decree No 251/2000 (XII. 24.) on the Special features of the annual financial statements preparation and bookkeeping obligations of investment firms |  | | Sections 3–18/B |
| Government Decree No 284/2001 (XII. 26.) on the Method and security rules of producing and forwarding dematerialised securities, and the rules of opening and keeping securities accounts, central securities account and customer accounts |  | | Sections 1–19 |
| MNB Decree No 66/2021 (XII. 20.) on the Detailed Rules of the Forms and Methods of Complaint Management Procedures of Financial Organisations | Method and form of complaint management | Sections 1–8 | |
| Indicating the rules pertaining to the form and method of complaint management in the Complaints handling procedures | Annex 1 | |
| MNB Decree No 32/2014. (IX. 10.) on the Regulation of the Payment-to-Income Ratio and the Loan-to-Value Ratio |  | Sections 1–8 | |
| Calculation method of the payment-to-income ratio (PTI) | Annex 1 | |
| MNB Decree No 36/2015 (IX. 24.) on the methodology of generating the log-in ID and password for securities accounts and client accounts, the related data reporting and mandatory elements of the regulation on data security requirements | Generating the log-in ID and password for securities accounts and client accounts, and transferring it to the client | Sections 1–13 | |
| MNB Decree No 35/2017 (XII. 14.) on the Execution of payment transactions | Scope | Section 1 | |
| Bank account number | Section 3 | |
| Routing table | Section 5 | |
| General rules for the execution of payment transactions | Sections 6–14 | |
| Amounts transferred and made available, deadline for execution and value date | Sections 15–26 | |
| Detailed rules for specific payment methods | Sections 28–53 | |
| Provisions for clearing transactions | Sections 54–55/B | |